



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR
9004-1(b)**

Robertson, Anschutz & Schneid, P.L.
Attorneys for Secured Creditor
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~~Laura M. Egerman (LE-8250)~~

Aleisha L. Jennings 049302015

In Re:

**ARTHUR STANLEY ENGEL and RONNIE
JUDITH ENGEL,**

Debtors.

Order Filed on October 17, 2018

by Clerk
U.S. Bankruptcy Court
District of New Jersey

CASE NO.: 16-18400-KCF

CHAPTER 13

HEARING DATE: 09/12/2018

JUDGE: Kathryn C. Ferguson

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through four (4), is hereby
ORDERED.

DATED: October 17, 2018

Kathryn C. Ferguson

Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

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Secured Creditor: Nationstar Mortgage LLC d/b/a Champion Mortgage Company

Secured Creditor's Counsel: Robertson, Anschutz & Schneid, P.L.

Debtor's Counsel: William H. Oliver, Jr., Esq.

Property Involved ("Collateral"): 31 Chelsea Road, Jackson, New Jersey 08527

Relief sought: Motion for relief from the automatic stay
 Motion to dismiss
 Motion for prospective relief to prevent imposition of automatic stay
against the collateral by debtor's future bankruptcy filings

For good cause shown, it is ORDERED that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

The Debtor is overdue for post-petition property taxes, in the amount of \$8,215.02
 The Debtor is overdue for ___ payments, from _____ to _____, at
\$ _____ per month.
 The Debtor is overdue for ___ payments, from _____ to _____, at
\$ _____ per month.
 The Debtor is assessed for _____ late charges at \$ _____ per month.

Funds Held In Suspense \$0.00.

Total Arrearages Due \$8,215.02.

2. Debtor must cure all post-petition arrearages, as follows:

Immediate payment shall be made in the amount of \$ _____. Payment shall be made
no later than _____.
 Beginning on _____, regular monthly mortgage payments shall continue to be
made in the amount of \$ _____.
 Beginning on _____, additional monthly cure payments shall be made in the
amount of \$ ____ for ___ months.

■ The amount of \$8,215.02 shall be capitalized in the debtor's Chapter 13 plan. Debtor must file an Amended Plan, and Schedules I and J within twenty-one (21) days of the entry of this Order. The debtor's monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the plan in accordance with this order.

3. Payments to the Secured Creditor shall be made to the following address(es):

Immediate payment: _____

Regular monthly payment: _____

Monthly cure payment: _____

4. In the event of Default:

■ If the Debtor fails to make the immediate payment specified above or fails to timely make tax payments within thirty (30) days of the date the payments are due and maintain insurance coverage and provide proof of same, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$350.00, and costs of \$181.00.

The fees and costs are payable:

- Through the Chapter 13 plan.

To the Secured Creditor within _____ days.

Attorneys' fees are not awarded.

The undersigned hereby consent to the form and entry of the foregoing order.

William H. Oliver, Jr., Esq.
Attorney for Debtor(s)
Date:

Laura M. Egerman, Esq. Aleisha C. Jennings
Attorney for Secured Creditor
Date: 10/4/18

In re:
Arthur Stanley Engel
Ronnie Judith Engel
Debtors

Case No. 16-18400-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2018.

db/jdb +Arthur Stanley Engel, Ronnie Judith Engel, 31 Chelsea Road, Jackson, NJ 08527-2645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Aleisha Candace Jennings on behalf of Creditor Nationstar Mortgage LLC ajennings@rasflaw.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Michael Frederick Dingerdissen on behalf of Creditor WELLS FARGO BANK, N.A.
nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
William H. Oliver, Jr. on behalf of Debtor Arthur Stanley Engel bkwoliver@aol.com,
R59915@notify.bestcase.com
William H. Oliver, Jr. on behalf of Joint Debtor Ronnie Judith Engel bkwoliver@aol.com,
R59915@notify.bestcase.com
William M.E. Powers on behalf of Creditor CitiMortgage, Inc. ecf@powerskirk.com
William M.E. Powers, III on behalf of Creditor CitiMortgage, Inc. ecf@powerskirk.com
TOTAL: 12